REBUTTAL TO ARGUMENT AGAINST PROPOSITION 72

Opponents are using scare tactics so voters will be afraid to approve protections for employees. Their claims are false.

SCARE TACTIC: GOVERNMENT HEALTH CARE REPLACES PRIVATE COVERAGE

Prop 72 sets standards for health coverage and the share of costs employers must pay—just like the minimum wage sets standards for wages.

"Prop. 72 is the opposite of government run health care. It strengthens private employer health insurance." John Garamendi, California Insurance Commissioner

If you already get health insurance from your employer, your employer can keep that same coverage under 72 and can continue to pay up to 100% of premiums. You get the security of knowing your employer cannot pay less than 80% of premiums and must maintain preventive care, prescription drugs and major medical.

SCARE TACTIC: 72 COSTS MORE

Opponents claim premiums could be \$1,700 under 72.

But the average California family ALREADY pays \$2,452 in premiums (Sacramento Bee 3/17/04).

Under 72, the average California family will save money.

SCARE TACTIC: JOB KILLER

- Corporate lobbyists always complain about California's business climate, but California is the world's 6th largest economy.
- 93% of California's restaurants and retailers are exempt.
- · Businesses will benefit from a healthier, more productive workforce.

IF WE DO NOTHING:

- Employee premiums will keep rising.
- · More working families will be uninsured.
- Taxpayers will continue paying health care costs for employees of big companies like Wal-Mart and McDonalds.

Don't be confused by scare tactics. 72 keeps private health care within the reach of California families.

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SUBJECT TO COURT ORDERED CHANGES